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Excel Bank offers various financial products to prospective clients. The bank conducts an affordability assessment before credit is granted. EB ensures that their clients receive information in an understandable language. They also allow clients to access and challenge their credit records.

- 2.5.1 Quote TWO consumer rights in terms of the National Credit Act (NCA), 2005 (Act 34 of 2005) from the scenario above. (2)
- 2.5.2 Discuss the impact of the National Credit Act on businesses. (6)
- 2.6 Explain *overtime* as one of the provisions of the Basic Conditions of Employment Act (BCEA), 1997 (Act 75 of 1997). (4)
- 2.7 Advise businesses on how they could apply the following forces of the Porter's Five Forces model to analyse their position in the market environment:
- 2.7.1 Power of buyers (4)
- 2.7.2 Threat/Barriers to new entrants to the market (4)

Business Studies September Controlled Test Paper 25
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Organizational Behavior Christopher P. Neck, Jeffery D. Houghton, Emma L. Murray, 2018-11-29 Why does organizational behavior matter isn't it just common sense Organizational Behavior A Skill Building Approach helps students answer this by providing insight into OB concepts and processes through an interactive skill building approach Translating the latest research into practical applications and best practices authors Christopher P Neck Jeffery D Houghton and Emma L Murray unpack how managers can develop their managerial skills to unleash the potential of their employees The text examines how individual characteristics group dynamics and organizational factors affect performance motivation and job satisfaction providing students with a holistic understanding of OB Packed with critical thinking opportunities experiential exercises and self assessments the new Second Edition provides students with a fun hands on introduction to the fascinating world of OB

Market and Competition Authorities Annetje Ottow, 2015-03-26 Market and competition authorities operate in a complex environment with conflicting stakeholder demands Balancing the various interests of the authority and stakeholder in an objective and impartial manner is strategic to achieving the goals of the legislation imposed In a fresh approach examining the actions of an authority when a regulation is applied Annetje Ottow argues the vital importance of the behaviour of authorities focusing on five fundamental good agency principles legality independence transparency effectiveness and responsibility or LITER These principles provide agencies and those reviewing their actions with a framework for agency design and action Combining theory and practice to provide insight into agencies organization and behaviour this book outlines and analyses behavioural issues using an ecosystemic method addressing how independent agencies should be assessed and which principles should apply Using cases from the Netherlands and the UK Ottow examines the key processes of authorities against the LITER principles and opens the debate on how to regulate the agency

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Commerce Business Daily, 1999-10

International Business, International Adaptation Shad Morris, James Oldroyd, 2023-09-20 With the incisive and comprehensive exploration of international business in the modern world in this edition of International Business an accomplished team of educators and business practitioners delivers a revitalized approach to the discipline that brings international business to life This edition of the book includes one of a kind chapters on sustainability poverty and innovation

as well as explorations of the COVID 19 pandemic and its effects on commerce the business implications of social and civic justice race and inequality debates and new case studies including one on equity diversity and inclusion at Microsoft The book efficiently prepares students for the global economy and transforms the authors impressive international experience at multinational corporations into an indispensable pedagogical resource This international adaptation further strengthens the bond between the readers and the contemporary world of international business through the introduction of new case studies caselets illustrations and exhibits related to India Australia bilateral trade association solar mamas of Sudan evolution of Islamic banking in Tanzania McDonald s kosher menu in Israel and so on It takes us through the emerging factors affecting the international business such as digital transformation and global supply chain strategies post COVID 19 Critical thinking questions added at the end of each chapter will encourage the students to think analytically and delve deeper into the topic

Construction Workforce Management in the Fourth Industrial Revolution Era Lerato Aghimien, Clinton Ohio Aigbavboa, Douglas Aghimien, 2024-02-12 Through a critical review of existing related theories and models the authors address gaps in existing workforce management studies and propose a conceptual model to improve the management of workers in the construction industry [Soy, Globalization, and Environmental Politics in South America](#) Gustavo de L. T. Oliveira, Susanna B. Hecht, 2017-10-24 Soy in South America constitutes one of the most spectacular booms of agro industrial commodity production in the world It is the pinnacle of modernist agro industrial practices serving as a key nexus in food feed fuel production that underpins the agribusiness conservationist discourse of land sparing through intensification Yet soy production is implicated in multiple problems beyond deforestation ranging from pesticide drift and contamination to social exclusion and conflicts in frontier zones to concentration of wealth and income among the largest landowners and corporations This book explores in depth the complex dynamics of soy production from its diverse social settings to its transnational connections examining the politics of commodity and knowledge production the role of the state and the reach of corporate power in everyday life across soy landscapes in South America Ultimately the collection encourages us to search and struggle for agroecological alternatives through which we may overcome the pitfalls of this massive transnational capitalist agro industry This book was originally published as a special issue of The Journal of Peasant Studies [ICEL 2018 13th International Conference on e-Learning](#) Professor Eunice Ivala, 2018-07-05

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